

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/31/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

LaVette R Gray
215 W. Troy #2038
Ferndale, MI 48220

Case Number:
09-67062-wsd

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-7481

Attorney for Debtor(s) (name and address):

LaVette R Gray
215 W. Troy #2038
Ferndale, MI 48220
Telephone number:

Bankruptcy Trustee (name and address):

Michael Stevenson
29200 Southfield Road
Suite 210
Southfield, MI 48076
Telephone number: 248-423-8200

Meeting of Creditors

Date: **October 8, 2009**

Time: **01:30 PM**

Location: **211 West Fort St., Room 315, Detroit, MI 48226**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/7/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

211 West Fort Street
Detroit, MI 48226
Telephone number: 313-234-0065

For the Court:

Clerk of the Bankruptcy Court:
Katherine B. Gullo

Hours Open: Monday – Friday 08:30 AM – 4:00 PM

Date: 9/1/09

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
The Court will dismiss this case without a hearing if the debtor(s) do not timely file all required documents and if no request for a hearing on dismissal is filed within 20 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.	

CERTIFICATE OF NOTICE

District/off: 0645-2
Case: 09-67062

User: ncott
Form ID: b9a

Page 1 of 1
Total Noticed: 34

Date Rcvd: Sep 01, 2009

The following entities were noticed by first class mail on Sep 03, 2009.

db +LaVette R Gray, 215 W. Troy #2038, Ferndale, MI 48220-1892
tr +Michael Stevenson, 29200 Southfield Road, Suite 210, Southfield, MI 48076-1925
17901180 +A&G CENTRAL MUSIC, 323 E 11 MILE RD, MADISON HEIGHTS MI 48071-3625
17901205 +ALLIEDINTERSTATE, PO BOX 5023, NEW YORK NY 10163-5023
17901179 ALLSTATE INSURANCE, 75 EXECUTIVE PKWY, HUDSON OH 44237-0001
17901203 +AT&T UNIVERSAL CARD, PROCESSING CENTER, DES MOINES IA 50363-0001
17901190 BEAUMONT REFERENCE LABORATORY, PO BOX 5043, TROY MI 48007-5043
17901193 +CITIBANK SOUTH DAKOTA NA, 425 PARK AVE 2ND FLOOR, NEW YORK NY 10043-0001
17901195 +CITY OF DETROIT, FINANCE DEPARTMENT, 2 WOODWARD AVE ROOM 512, DETROIT MI 48226-3456
17901197 CITY OF DETROIT, PARKING VIOLATIONS BUREAU, PO BOX 2549, DETROIT MI 48231-2549
17901206 +CITY OF DETROIT, DEPARTMENT OF ADMINISTRATIVE HEARINGS, 561 EAST JEFFERSON,
DETROIT MI 48226-4324
17901178 CONSUMERS ENERGY, LANSING MI 48937-0001
17901182 CVS CAREMARK, PO BOX 659539, SAN ANTONIO TX 78265-9539
17901185 +DETROIT MEDICAL CENTER, PATIENT ACCOUNTING DEPT, 535 GRISWOLD STREET SUITE 111-543,
DETROIT MI 48226-3604
17901183 DMCARE EXPRESS, 16032 COLLECTIONS CENTER DRIVE, CHICAGO IL 60693-0161
17901189 +DR REYNOLDS ASSOCIATES PC RADIOLOGIST, 24500 NORTHWESTERN HWY, SOUTHFIELD MI 48075-2414
17901175 DTE ENERGY, PO BOX 740786, CINCINNATI OH 45274-0786
17901191 +HOLZMAN RITTER AND LEDUC, 28366 FRANKLIN RD, SOUTHFIELD MI 48034-5503
17901198 HOME DEPOT CREDIT SERVICES, PROCESSING CENTER, DES MOINES IA 50364-0500
17901181 KROGER DERMATOLOGY PC, 30301 WOODWARD, SUITE 120, ROYAL OAK MI 48073-0981
17901184 +MACOMB BEAUMONT MEDICAL CENTER, 43455 SCHOENHERR RD STE 19, STERLING HEIGHTS MI 48313-1973
17901188 MCLAREN MEDICAL MANAGEMENT, 401 S BALLENGER, FLINT MI 48532-3685
17901199 +NCB MANAGEMENT SERVICES INC, PO BOX 1099, LANGHORNE PA 19047-6099
17901202 +NCO FINANCIAL SYSTEMS INC, 4740 BAXTER ROAD, VIRGINIA BEACH VA 23462-4484
17901176 OAKLAND COUNTY DRAIN COMMISSIONER, ONE PUBLIC WORKS DRIVE BUILDING 95 WEST,
WATERFORD MI 48328-1907
17901187 +PEARL MEDICAL GROUP, 20905 GREENFIELD RD STE 406, SOUTHFIELD MI 48075-5348
17901186 UNIVERSITY PHYSICIAN GROUP, 16054 COLLECTIONS CENTER DRIVE, CHICAGO IL 60693-0001
17901196 +WAYNE COUNTY TREASURER, 400 MONROE STREET, DETROIT MI 48226-2944

The following entities were noticed by electronic transmission on Sep 02, 2009.

17901203 +EDI: CITICORP.COM Sep 01 2009 22:13:00 AT&T UNIVERSAL CARD, PROCESSING CENTER,
DES MOINES IA 50363-0001
17901201 EDI: CAPITALONE.COM Sep 01 2009 22:13:00 CAPITAL ONE BANK, PO BOX 60024,
CITY OF INDUSTRY CA 91716-0024
17901204 +EDI: RMSC.COM Sep 01 2009 22:13:00 GE MONEY BANK, 950 FORRER BLVD,
KETTERING OH 45420-1469
17901192 EDI: IRS.COM Sep 01 2009 22:13:00 IRS DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE,
KANSAS CITY MO 64999-0025
17901194 EDI: CHASE.COM Sep 01 2009 22:13:00 JP MORGAN CHASE, PO BOX 260180,
BATON ROUGE LA 70826-0180
17901177 EDI: NEXTEL.COM Sep 01 2009 22:13:00 SPRINT, PO BOX 4191, CAROL STREAM IL 60197-4191
17901200 EDI: HFC.COM Sep 01 2009 22:13:00 UNION PLUS CREDIT CARD, PO BOX 5222,
CAROL STREAM IL 60197-5222

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2009

Signature:

